

**Information to identify the case:**

Debtor 1	<u>Ashley M. Yohe</u>	Social Security number or ITIN	xxx-xx-2926
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-20911-GLT			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Ashley M. Yohe  
fka Ashley M. Glock

6/10/24

**By the court:** Gregory L Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Ashley M. Yohe  
Debtor

Case No. 19-20911-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jun 10, 2024

User: auto  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 12, 2024:

Recip ID	Recipient Name and Address
db	+ Ashley M. Yohe, 3134 Algonquin Trail, New Kensington, PA 15068-8736
15007468	AES, P.O. Box 2251, Harrisburg, PA 17105-2251
15007478	+ Compel Fitness, 25935 Detroit Rd., Suite 336, Westlake, OH 44145-2452
15007481	++ FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE, GRAND RAPIDS MI 49546-6253 address filed with court:, Fifth Third Bank, P. O. Box 630778, Cincinnati, OH 45263-0778
15007485	+ PA Department of Revenue, PO Box 280432, Harrisburg, PA 17128-0432
15007488	+ PNC Card Services, PO Box 3180, Pittsburgh, PA 15230-3180
15007489	+ Suntrust/THD, 1797 NE Expressway, Atlanta, GA 30329-7803
15008124	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jun 11 2024 14:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 11 2024 11:11:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 11 2024 14:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 11 2024 11:11:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Jun 11 2024 14:33:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Jun 11 2024 11:11:00	Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15007469	Email/PDF: bncnotices@becket-lee.com	Jun 11 2024 11:19:11	American Express, PO Box 981537, El Paso, TX 79998-1537
15032712	Email/PDF: bncnotices@becket-lee.com	Jun 11 2024 11:29:32	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15007471	+ Email/Text: bankrupt@andrewsfcu.org	Jun 11 2024 11:11:00	Andrews Federal Credit Union, 5711 Allentown Road, Suite 400, Suitland, MD 20746-4547
15007470	+ Email/Text: bankrupt@andrewsfcu.org	Jun 11 2024 11:11:00	Andrews Federal Credit Union, 5711 Allentown Road, Mail Stop #930, Suitland, MD 20746-4547

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15051684	+ Email/Text: bankrupt@andrewsfcu.org	Jun 11 2024 11:11:00	Andrews Federal Credit Union, 5711 Allentown Road, Suitland, MD 20746-4547
15007473	+ EDI: TSYS2	Jun 11 2024 14:33:00	Barclays Bank, Po Box 8803, Wilmington, DE 19899-8803
15007474	+ EDI: CAPITALONE.COM	Jun 11 2024 14:33:00	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15030227	EDI: CAPITALONE.COM	Jun 11 2024 14:33:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15030665	+ Email/Text: RASEBN@raslg.com	Jun 11 2024 11:11:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15007476	+ EDI: CITICORP	Jun 11 2024 14:33:00	CitiCards CBNA, Po Box 6217, Sioux Falls, SD 57117-6217
15052371	+ EDI: CITICORP	Jun 11 2024 14:33:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
15462184	+ Email/Text: bankruptcy@clearviewfcu.org	Jun 11 2024 11:11:00	Clearview Federal Credit Union, 8805 University Blvd., Coraopolis PA 15108-4212
15007477	+ EDI: WFNNB.COM	Jun 11 2024 14:33:00	Comenity Bank/Pottery Barn, PO Box 182789, Columbus, OH 43218-2789
15467541	Email/Text: BKCourtNotices@yourmortgageonline.com	Jun 11 2024 11:11:00	Andrews Federal Credit Union, Dovenmuehle Mortgage, Inc., 1 Corporate Drive Suite 360, Lake Zurich, IL 60047-8945
15495207	Email/Text: BKCourtNotices@yourmortgageonline.com	Jun 11 2024 11:11:00	Andrews Federal Credit Union, c/o Dovenmuehle Mortgage, Inc., 1 Corporate Drive Suite 360, Lake Zurich IL 60047
15169196	Email/Text: ECMCBKNotices@ecmc.org	Jun 11 2024 11:11:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
15037854	+ Email/Text: FifthThirdBKNotices@nationalbankruptcy.com	Jun 11 2024 11:11:00	Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
15018544	+ Email/Text: bankruptcy@greenskycredit.com	Jun 11 2024 11:11:00	Greensky, LLC/Home Depot Loan Services, 1797 Northeast Expressway, Ste. 100, Atlanta, GA 30329-2451
15007486	Email/Text: sb_jira_integration@happymoney.com	Jun 11 2024 11:11:00	Payoff Inc., 3200 Park Center Drive, Suite 800, Costa Mesa, CA 92626
15007482	+ EDI: CITICORP	Jun 11 2024 14:33:00	Home Depot - CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
15007483	EDI: IRS.COM	Jun 11 2024 14:33:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15007475	EDI: JPMORGANCHASE	Jun 11 2024 14:33:00	Chase, Po Box 15298, Wilmington, DE 19850
15160181	Email/PDF: resurgentbknotifications@resurgent.com	Jun 11 2024 11:18:54	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15007484	+ Email/Text: bnc@nordstrom.com	Jun 11 2024 11:11:06	Nordstrom, 13531 E. Caley Avenue, Englewood, CO 80111-6505
15020830	+ Email/Text: bncnotifications@pheaa.org	Jun 11 2024 11:11:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
15053879	Email/Text: Bankruptcy.Notices@pnc.com	Jun 11 2024 11:11:00	PNC Bank, National Association, PO Box 94982, Cleveland OH 44101
15053281	EDI: PRA.COM	Jun 11 2024 14:33:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15007487	+ EDI: SYNC	Jun 11 2024 14:33:00	Paypal Credit, Po Box 71202, Charlotte, NC 28272-1202

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15016424	+ Email/Text: ebnpeoples@grblaw.com	Jun 11 2024 11:11:00	Peoples Gas Company LLC, f/k/a Peoples TWP, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15049705	EDI: Q3G.COM	Jun 11 2024 14:33:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15007490	EDI: SYNC	Jun 11 2024 14:33:00	SYNCB/Old Navy, PO Box 965005, Orlando, FL 32896-5005
15054242	+ Email/Text: bncmail@w-legal.com	Jun 11 2024 11:11:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
15008124	^ MEBN	Jun 11 2024 11:12:53	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15047849	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jun 11 2024 11:11:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15007491	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jun 11 2024 11:11:00	Toyota Motor Credit, 4 Gathall Drive, Suite 350, Parsippany, NJ 07054-4522

TOTAL: 41

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Andrews Federal Credit Union
cr		Toyota Lease Trust
15007479		EQT
15007480		Father
cr	*	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15007472	*+	Andrews Federal Credit Union, 5711 Allentown Road, Suite 400, Suitland, MD 20746-4547

TOTAL: 4 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 12, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 10, 2024 at the address(es) listed below:

Name	Email Address
A Lysa Simon	on behalf of Creditor Andrews Federal Credit Union culawyers@earthlink.net
Christopher A. DeNardo	on behalf of Creditor Andrews Federal Credit Union logsecf@logs.com

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Denise Carlon

on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com

Karina Velter

on behalf of Creditor Andrews Federal Credit Union karina.velter@powerskirn.com Kaitlyn.Pemper@powerskirn.com

Keri P. Ebeck

on behalf of Creditor Toyota Lease Trust kebeck@bernsteinlaw.com  
btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

Kevin Scott Frankel

on behalf of Creditor Andrews Federal Credit Union pabk@logs.com logsecf@logs.com

Lauren M. Lamb

on behalf of Debtor Ashley M. Yohe  
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com;  
rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com

Lily Christina Calkins

on behalf of Creditor Andrews Federal Credit Union logsecf@logs.com lilychristinacalkins@gmail.com

Mario J. Hanyon

on behalf of Creditor Andrews Federal Credit Union wbecf@brockandscott.com mario.hanyon@brockandscott.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Gas Company LLC f/k/a Peoples TWP LLC ecfpeoples@grblaw.com,  
PNGbankruptcy@peoples-gas.com

TOTAL: 12